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May 1, 2020

Art by Elizabeth M. Duerschmidt

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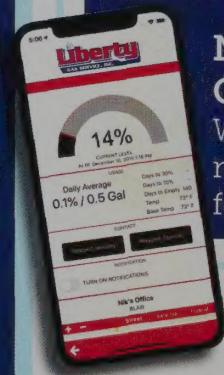
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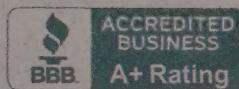
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All of that being said, please know that all of you are in our hearts and prayers.  
Stay positive, stay safe and please try to help someone less fortunate.

That is how we can all get through this, together.

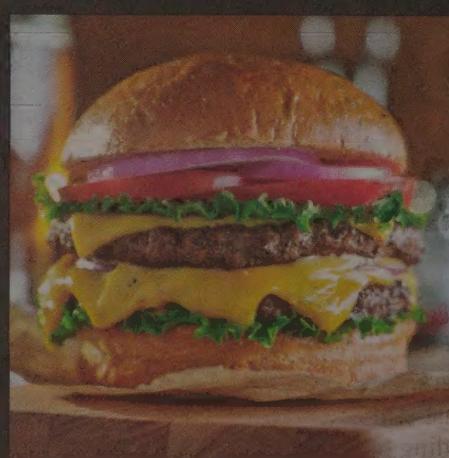
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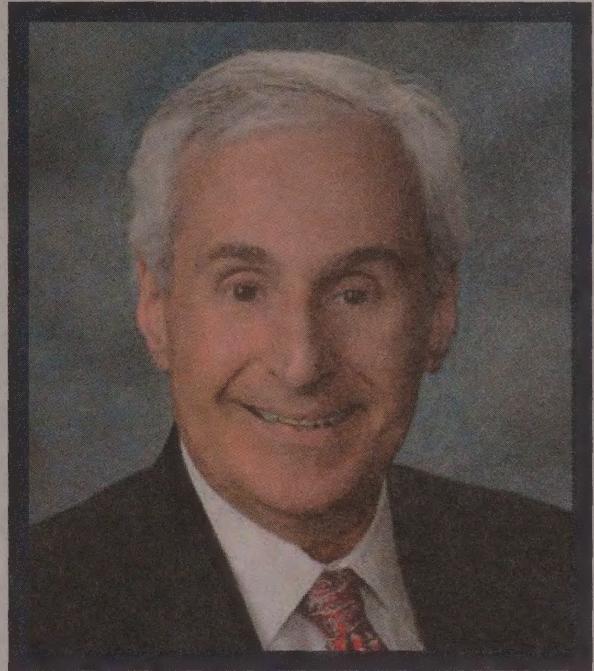
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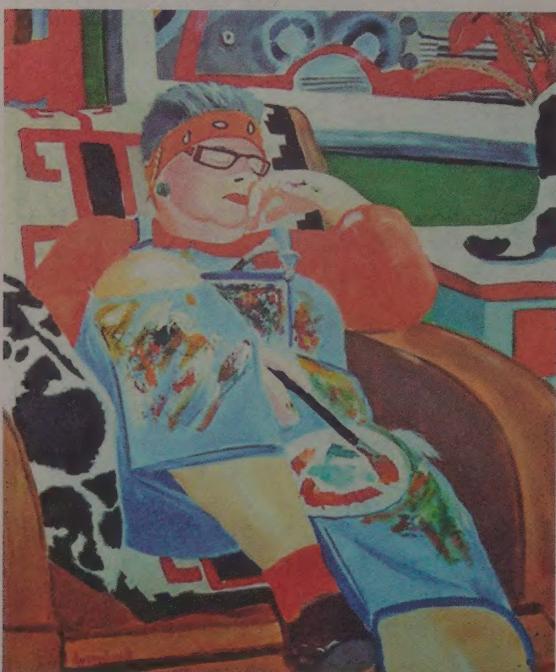
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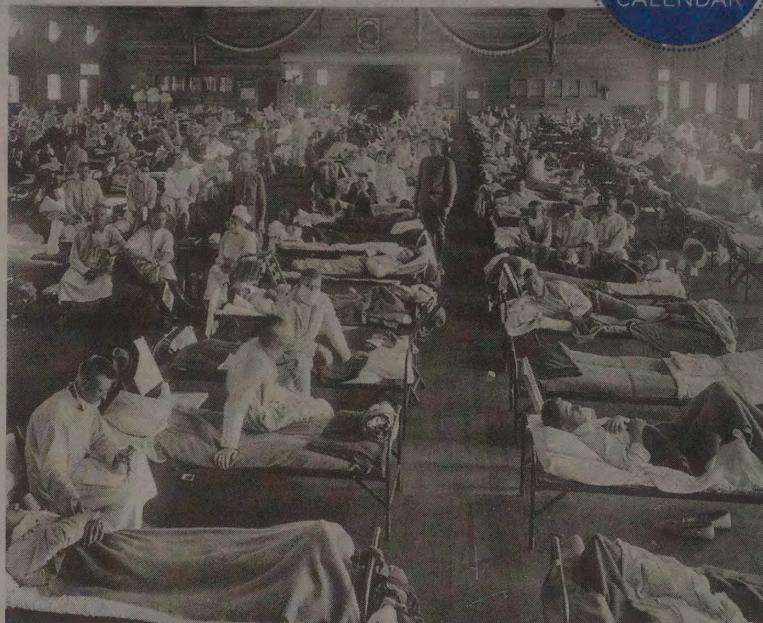
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Elizabeth M. Duerschmidt



*This issue is dedicated to the memory of Cyril Fitzsimons.*



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HAMPTONS  
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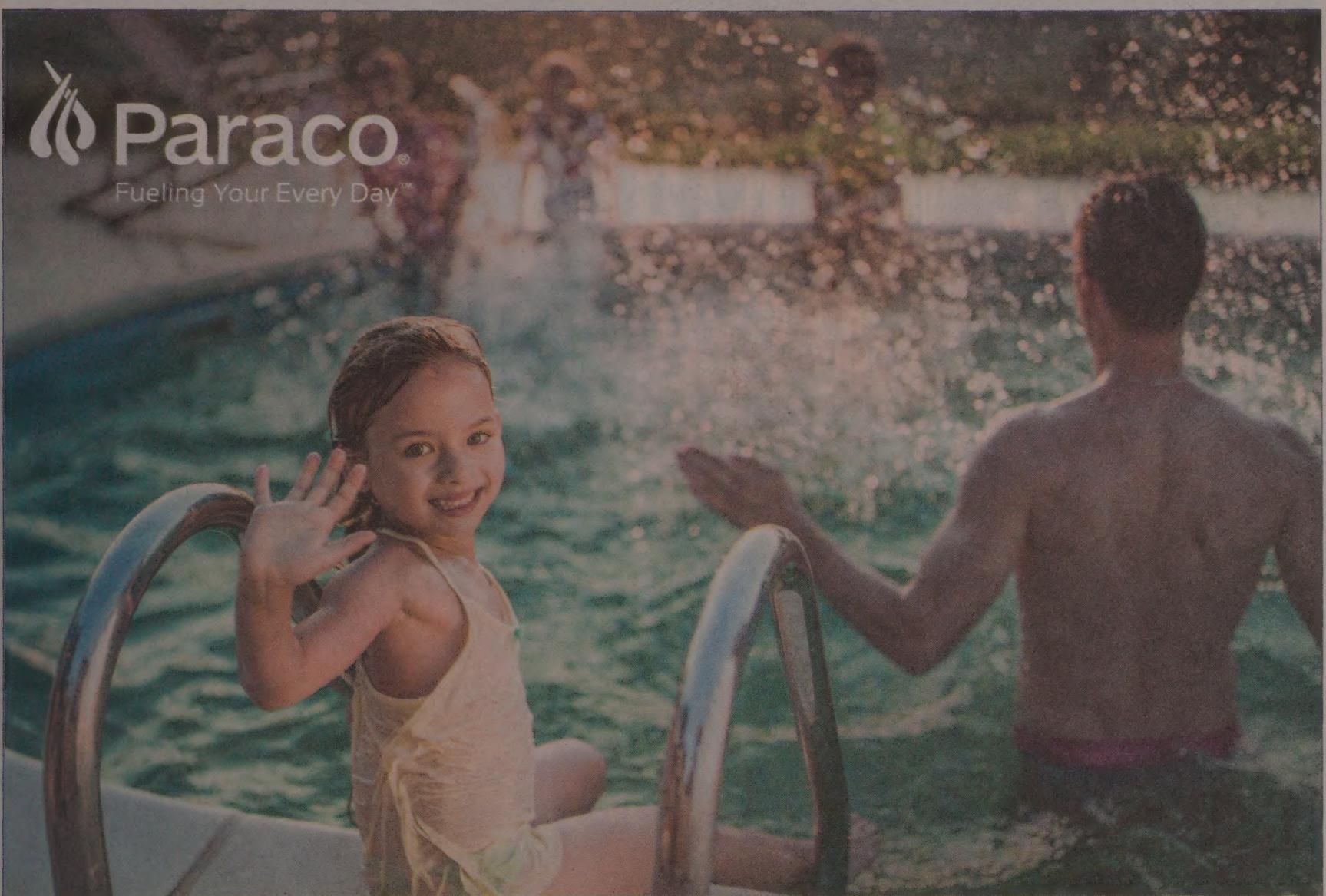


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APRIL 30—MAY 6, 2020

# OUT & ABOUT ON THE EAST END

WHAT TO DO. WHERE TO GO. WHERE TO PLAY.

BY JENNIFER LEE



## Calm Together: Meditation DJ Livestream Soundbath Experience

SATURDAY, MAY 2, 10:30 A.M. & 8 P.M.

Join Southampton Arts Center for a deeply relaxing and immersive virtual soundbath meditation session, live from the studio of bowl master Daniel Lauter. He'll use his crystal bowls, gongs, hang drum, Tibetan and Himalayan bells, rain sticks, ocarina, didgeridoo and other objects to create a one-of-a-kind experience that will melt away stress and leave you calm, recharged and clear-headed.

Lauter has gone to great lengths to set up a special 45-minute Zoom experience, using high fidelity microphones to get the best sound possible. Put on a pair of headphones, lie down on your bed or yoga mat, close your eyes and let the sound transport you to his studio. Participants can join the morning or night session this Saturday or next, May 9. This is a pay-what-you-can event, so if you're not in a position to donate \$10–\$25, you can sign up for free. Register at [meditationdj.com/live-stream-sac](http://meditationdj.com/live-stream-sac).



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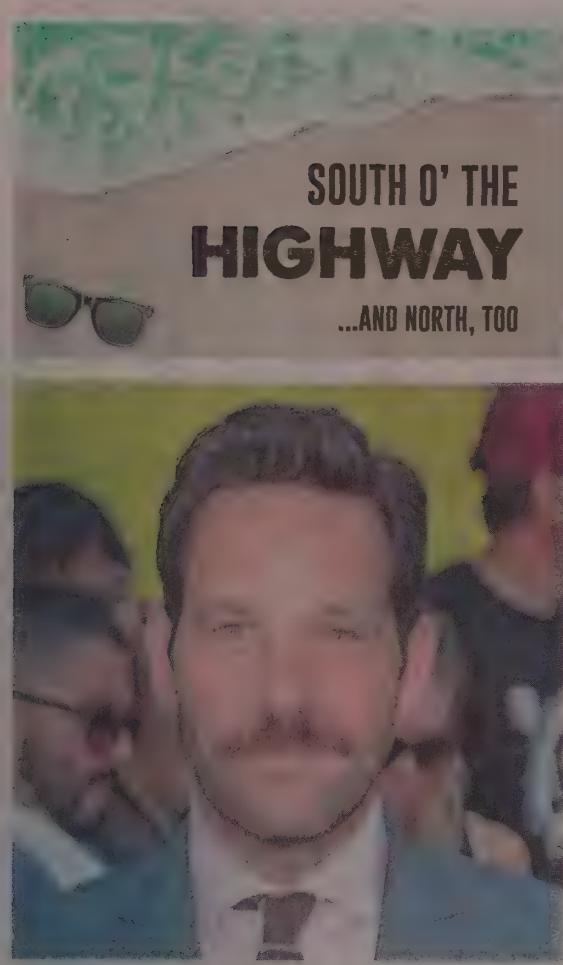
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PAUL RUDD

A shocking true story about manipulation and greed in the Hamptons is coming to the Apple TV+ streaming service. *The Shrink Next Door*,

starring **Paul Rudd** and **Will Ferrell**, is based on the 2019 Wondery podcast of the same name and chronicles the twisted patient/doctor relationship of **Martin "Marty" Markowitz** and **Dr. Isaac "Ike" Herschkopf**. In *The Shrink Next Door*, Herschkopf convinces the wealthy but impressionable Markowitz to entrust his money and livelihood to him, including a luxe Southampton home. For decades, Herschkopf holds Markowitz as his emotional hostage, until Markowitz finally decides to reclaim his life. Rudd will play the deceptive doctor and Ferrell will play Markowitz. The podcast was hosted by journalist **Joe Nocera**, who discovered the story when he and his wife were invited to one of Herschkopf's parties. The outrageous and sad story should resonate with fans of true crime, even if no murders were committed.

Fans of Hamptonite **Jerry Seinfeld**'s eponymous sitcom, take note—two huge fans of the long-running *Seinfeld* are pitching a video game based on the show. Developers **Jacob Janerka** and **Ivan Dixon** have released a pitch for *Seinfeld Adventure*, a retro-styled adventure game inspired by '80s and '90s computer games such as *Day of the Tentacle*. "The '90s were ripe for video game cash-ins on popular franchises," they write on their website. "In this game we imagine, 'What if there was an official *Seinfeld* point-and-click adventure game that was never released?'" Their vision of the game features pixel-art graphics and a short, 30-minute runtime, about the length of an episode.



JENNIFER LOPEZ AND ALEX RODRIGUEZ

Water Mill's **Jennifer Lopez** and fiancé **Alex "A-Rod" Rodriguez** could soon be the new owners of the Mets, according to *The New York Post*. Page Six reports that "J-Rod is assembling an ownership group of four to five people who could pay up front for the entire franchise. But insiders also point out that the Wilpon family, which has been trying to sell the team for months, might have to accept a low offer thanks to the financial impact of the pandemic." Rodriguez and Lopez are reportedly working with Miami-based billionaire **Jorge Mas** on a potential deal. Major League Baseball games are currently postponed indefinitely in the wake of COVID-19, so a sale would likely be much smaller than usual. Perhaps this will be A-Rod's way of rekindling that brief courtship with the Mets from 20 years ago?

*Read more South O' the Highway at DansPapers.com.*

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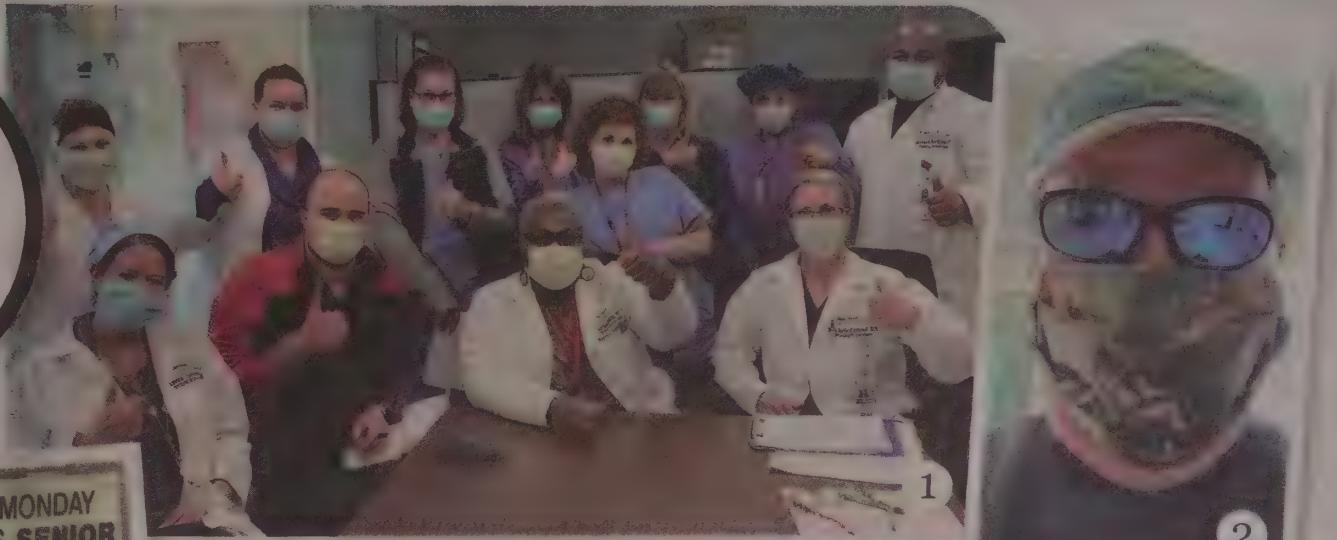
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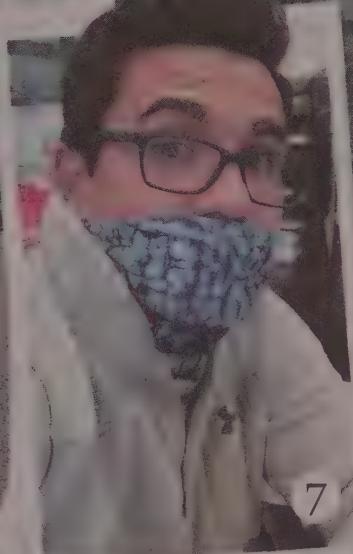
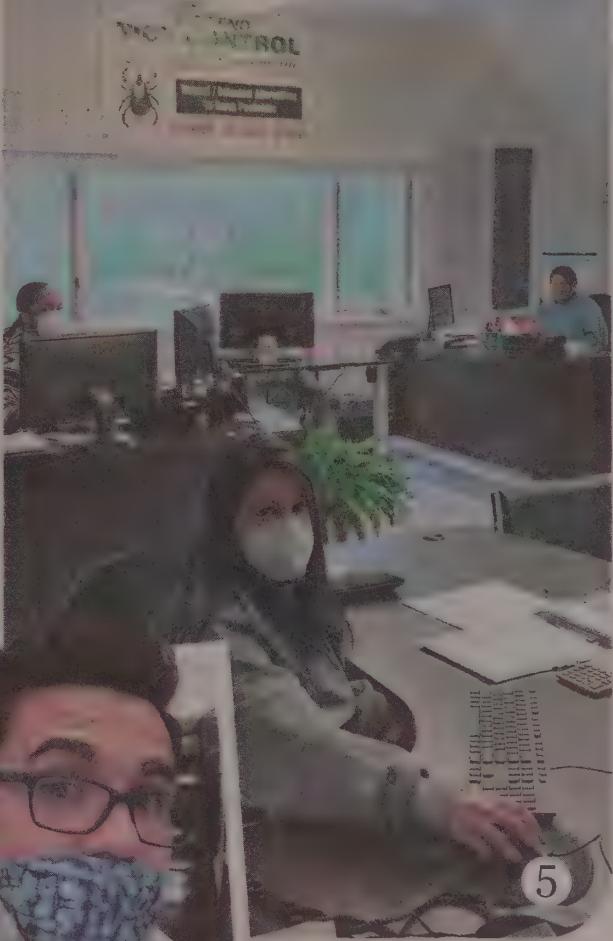


## Cheers to East End Businesses and Supporting One Another!

A round of applause for businesses and workers across the East End who have been striving to help us all—and, in the spirit of #TogetherApart, are sharing a glimpse into their work spaces. Keep checking back every issue as we showcase more businesses from the North Fork and the Hamptons!

Photos courtesy of each business. Have a photo to share? Please send to [editor@danspapers.com](mailto:editor@danspapers.com).

Photos courtesy of each business. Have a photo to share? Please send to [editor@danspapers.com](mailto:editor@danspapers.com).



1. Southampton Hospital
2. Jim Naples, East Bay Builders
3. Amanda Pawlowski, Towne Cellars
4. Shannon Willey, Sea Green Designs
5. East End Tick & Mosquito Control
6. Hampton Jitney
7. Jimmy Bissett, Absolute Clean

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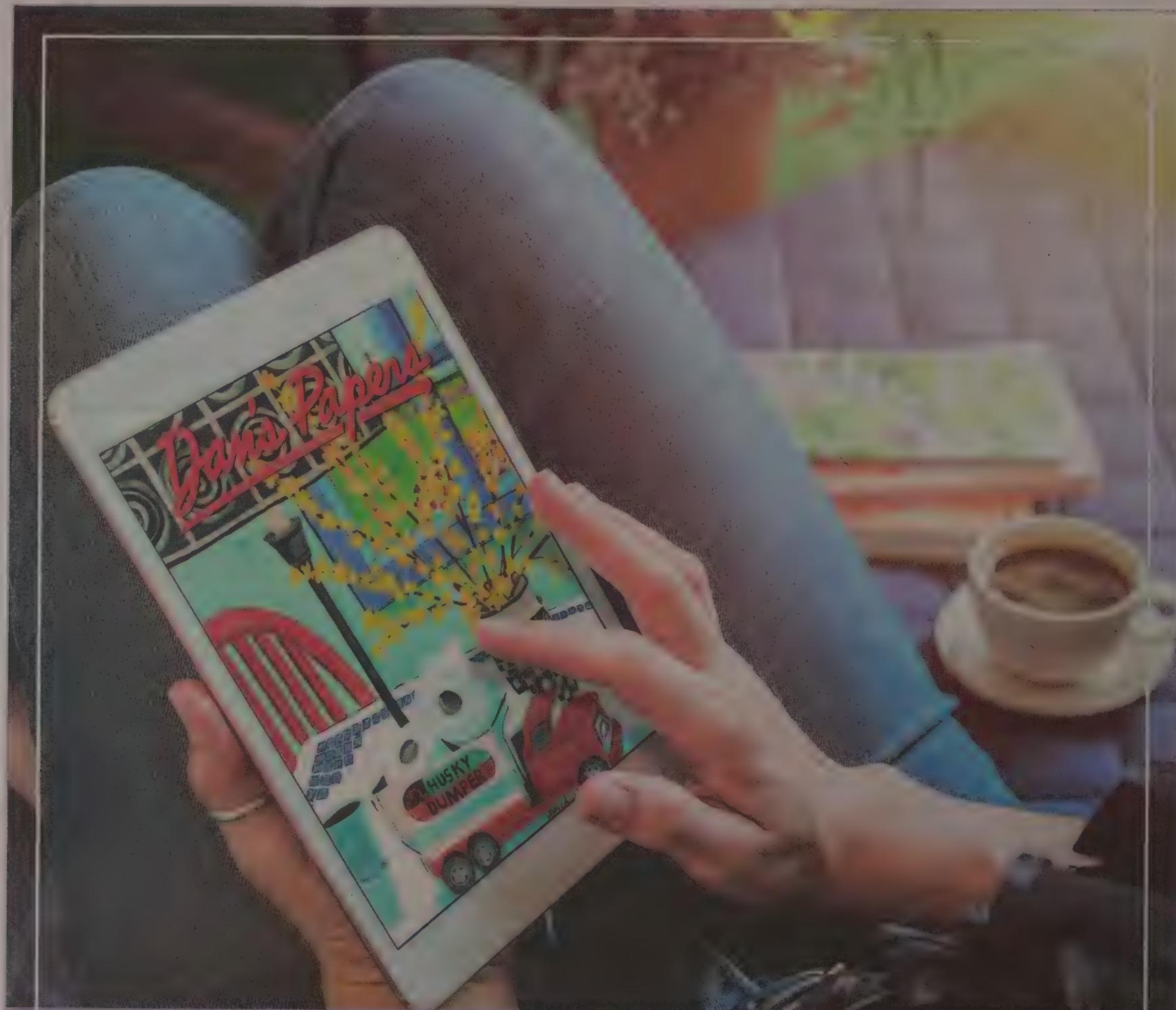
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# Police BLOTTER

BY OLIVER PETERSON

## 2020 HPD BUDGET REVEALED

The Hamptons Police Department approved their Summer 2020 Budget on Tuesday. This year's Department spending is substantially up from last year, marking an all-time high in Hamptons Police history. It's clear the HPD is focusing a great deal of taxpayer money of public relations, while also introducing more innovative law enforcement programs than possibly any police force in the United States. Dan's Papers has highlighted some key and standout line items, some of which may warrant further investigation.

## FACILITIES AND NEW CONSTRUCTION

Montauk Recreational Facility Upgrades: \$733,256.78  
 Napeague Impound and Parking Structure: \$32,432,023.12  
 Ferret Animal Response Team HQ (details pending): \$1,200,000.00  
 Baby Cop X-Treme Television Series (sets): \$97,000.00  
 HPD Headquarters Upkeep, Upgrades and Repairs: \$130,000.00

## PUBLIC RELATIONS INITIATIVES

Baby Cop X-Treme Television Series (film and production costs): \$120,000.00  
 Rex Gallant: A Hamptons Hero Documentary Film (all): \$60,000.00  
 Insane Clown Posse: 'Juggalos for the Po-Po' Benefit Concert: \$78,000.00  
 Hamptons Police Department Beach Balls: \$1,243.56  
 Hamptons Police Department T-Shirts (all planned varieties for 2020): \$2,657.98  
 Hamptons Police Department Beer Cozies: \$332.43  
 Submarine Paint Jobs & Removal (pink, July 4 colors, et al): \$16,000.00  
 "Sexy Week" Uniforms: \$3,000.00  
 HPD's Best Dance Crew Televised Event (production, location, general staff): \$36,000.00

## NEW HIRES

Ferret Trainer (full-time with benefits): \$72,890.00  
 Assistant Ferret Trainer (full-time with benefits): \$45,596.00  
 New Ferret Officers (8 in total): \$234.75  
 Art Consultant (independent contractor): \$11,000.00  
 Social Media Director (part-time): \$32,000.00  
 Baby Cop X-Treme TV Series General Cast: \$80,000  
 Baby Cop X-Treme Lead Actor (name withheld): \$175,000  
 Baby Cop X-Treme CGI Animator (part-time with assistants): \$67,000

"Abyss Force" Deep-Sea Chief (full-time with benefits): \$120,000.00

LaVage Coroboceau - B-Boy Dance Instructor (part-time): \$35,000.00

## SPECIAL STAFFING COSTS

Finn Zorn "Stay Home and Don't Work" Fund (with benefits): \$185,000

## VEHICLES

HPD Nuclear Submarine, Jaws VIII (fuel, upkeep, repairs, dockage): \$9,000,000.00  
 Undercover Luxury Cars: \$3,500,000.00  
 "Abyss Force" Personal Submersible Watercraft (2): \$2,120,000.00

## APPROVALS DECLINED

### PENDING FURTHER DISCUSSION

"Abyss Force" Deep Sea Police Headquarters: \$650,000,000.00  
 Bunk Parking Spaces (Municipal Board to pay half): \$3,345,087.92  
 Jet Packs (4): \$1,232,000.11 [Editor's Note: No details offered about this.]

## MISCELLANEOUS

Glamour Mug Shotz (equipment, processing): \$5,875.09  
 Ferret Food and Litter: \$2,000.00  
 Cold Case Squad (operational expenses): \$350,000 (donation from Mitsy Pattison-White)  
 Chief's Discretionary Fund: \$220,000.00  
 "Abyss Force" Deep Sea Policing Equipment: \$1,200,000.00

# Communication, Community and Caring

*Talking PPP, the power of local and the potential to do good with BNB Bank's Kevin O'Connor*

BY ERIC FEIL

*"You don't know what you can do."*

Seven words and BNB Bank President and CEO Kevin O'Connor has encapsulated the plight facing businesses and individuals not just here on the East End, not just across Long Island, but everywhere. It is both literal and theoretical. You don't know what you can do based on the ever-changing health crisis, evolving government rules and plans, personal and professional needs that morph daily, if not more frequently. You don't know what you can spend or when you should spend it, what you can do to get your family and your business through today and have it prepared for the next day, and the next. You don't know what you don't know.

O'Connor, better than most, understands the plight of the small communities and businesses that are the heart and soul of the East End and Long Island. He has seen and heard the powerful sense of uncertainty. "We've been asked, how do we come back to normal?"

There is, of course, no single answer. There will be no quick flip of some magic switch that turns everything back on. One cannot overstate the effect coronavirus has had on the local economy, and no one moment will crystalize how deep the impact runs. The tendrils reach far. You see construction sites standing still, but think about the suppliers, all the different trades, the legal and insurance sides, that were involved in that single project. Or take that wedding that was just cancelled, and consider the venue and the caterer but also the florist and the tuxedo rental and the hairdressers and the valets and the photographers and...

The Paycheck Protection Program (PPP) has been a lifeline during these times for businesses across the nation, the initial \$342 billion having been given out in less than two weeks, spurring Congress to approve an additional \$310 billion, for which the application process began again this past week. Getting this special Small Business Administration (SBA) loan from the federal government—which businesses will not need to repay, up to \$10 million, if employers keep their staff employed throughout the COVID-19 crisis and follow other guidelines in using the money—requires the help of a bank, which applies on behalf of businesses and wades through a process that has presented its own set of challenges and frustrations.

BNB Bank, which secured 2,500 loans totaling roughly \$700 million for applicants in that first round—80% were for \$350,000 and less, and helped save between 40,000 and 50,000 jobs



across Long Island communities—has a unique perspective and playbook as a community bank. As much as it's been in headlines, the existence of the PPP program goes back only mere weeks. Rules and parameters were still being worked out by the federal government, while hundreds of BNB employees were already being broken into teams and working on reviewing processes and getting things moving for customers.

As the sense of urgency rises each day for businesses to open and get back to work, we become more aware of those deemed Essential Workers who fight the coronavirus war on different fronts.

"The nature of our business, we were always 'essential,' so we've been working," O'Connor says. "We have 40 branches up and running. I'm trying to go a million miles an hour, to respond to messages from customers. I'm also figuring out how to work this way, how to create a culture, if you will. I have some people who love working from home, and I think some of them are very effective."

"With the PPP, I am amazed at how effective we were, given the remoteness of it," he continues.

"Maybe it was people's ability to work from home, where you can work at four in the morning, that was part of the success. So there's the bright side of that cloud. As bad as what's happening is, it's a great opportunity for community banking to have a positive impact. We've been getting messages from our customers, but there's also been a positive effect on bank employees."

He pauses to share an email:

*Hi Kevin,*

*I know we have been hearing great stories from our customers both new and existing, but something else I have noticed is the positive effect on Bank employees. I have spoken to many employees over the past few weeks and that despite the long hours, many are feeling a tremendous amount of personal satisfaction. During a crisis everyone is looking to do "something". The PPP has allowed all of us to contribute to our community in a very tangible and rewarding manner. Crazy as it may sound, I believe that job satisfaction may just be at an all-time high.*

*At this risk of sounding like I am buttering up the boss, I am very proud to work at BNB and*

*a lot of my friends at other banks are jealous of our performance.*

"I choke up every time I read it. And that sums it up."

#### COMMUNICATION AND CHANGE

Its roots dug firmly in East End soil, even as it has expanded since opening its first doors in Bridgehampton in 1910, BNB has found its past playing a unique role in this new present.

"When this first happened, even before the PPP program, those first few weeks we were open, banks offered a sense of normalcy," O'Connor says. "The lights were going out everywhere, but our lights stayed on. Thankfully, our branch people were at the forefront. We kept them open as long as we could before we went to locked doors and appointments, but people would come in, and it gave them a place to go. All our lenders and branch people, they have relationships with their customers, and they were just talking. The important thing is being here to listen."

Along with stories and discussions around financial issues—"You're watching people's life's work potentially going away, so some of the stories are scary"—O'Connor understands the other challenges facing businesses. On some levels, they mirror his own—creating that culture for employees to work remotely, discovering means to motivate and maximize efficiency, finding new and effective ways to communicate. That last point should actually move to the top of the list.

"The message has been lots of communication," he stresses when reflecting on how BNB has been adapting. "I've taken the advice that lots of our employees have given about what we're doing here. We have a standing, weekly virtual town hall where I speak to all of our employees, using our internal bridge, where I post and share different things. When I get an incoming message from a customer thanking us, I share that with lots of people, and in my response I make sure the customers understand that it's not just the people they see, but the people in the back office, that this is one group."

"The customers who are being successful are the ones who are treating their employees the same way," he continues. "We're not so far removed that we can't remember from 2008 to 2010, when it was difficult, and I think the businesses that survived and have been around all that time have recognized that they've had great dialogue with their employees."

Not to mention conversations with others. Reach out to your clients. Your vendors. You may need to have a discussion with your landlord. Beyond payroll, there may be questions about your residential loan, where are you on your commercial mortgage, other lines of credit. Questions can lead to answers, and then to other essential questions, in an ongoing cycle.

"The best advice I can give businesses, and we're seeing it now, is who is the banker that you call? Who is your adviser?" O'Connor offers. "It's about your banker, not your bank. With BNB, you have a banker. I used to kid around that BNB is not a person, the bank is not a person, the bank does not make decisions. People make decisions. You have an accountant, you have a lawyer, you should have a banker who you recognize and trust, who you can pick up a phone and call."

"It's communication back and forth. Don't

go radio silent with us as an institution, as your banker. We've done a lot of outbound calls. My people have never been busier, not just with the PPP program. There are businesses that are looking at this as an opportunity, and we want to be there for them, too. In all aspects we are trying to work with our customers, trying to figure out how we get you from Point A to Point B. That's the goal."

#### CHALLENGE AND CHANGE

Retail businesses on Long Island

have had to change their approach and models as the internet has consumed more and more of their business. The movement into more of a service-based economy has not been an easy one, its difficulties and frailties now becoming more magnified.

"Businesses here are dependent on people coming to visit you, or you going out to people's houses to do work. Service is a big part of what we on Long Island do," O'Connor says, adding that not only the past but the future has become based on that model. "The downtowns—especially the revitalization of downtowns across the middle of the island—have been built around restaurants and food service, and those businesses are always on the knife's edge, so that's been a challenge."

A wise man once said there is no failure, only a challenge needing to be overcome. Part of that challenge is seeing where it exists in the first place. That may be the new approaches of restaurants or revitalizing the overall hospitality industry, O'Connor sees, or jumpstarting the stall in construction or assessing the next wave of home schooling and its impact not only on the students and the resources available to them, but on parents, especially essential workers who cannot be home.

"This gets back to the socio-economic issues on Long Island," he adds. "There are people who don't have broadband internet, they don't have laptops, they're trying to learn on their phones. And if your parent is out working instead of being home and going through the quarantine-at-home, that has to be a challenge."

"How this plays out for everyone is a challenge, even how we at BNB decide to go back to work. We've created a group here that is thinking about the ways we can do that. We've already ordered 50 thermometers, but we are in a multi-tenant building here, so I don't know whose responsibility it is to test everybody who comes in. Does the landlord have to do it all of a sudden? After 9/11, we created that whole industry of people who sit in buildings and check you in. Is there going to be a second desk to take your temperature? I don't know."

#### CARING AND CHANGE

Your neighbor needs help. The shop around the corner needs help. Food pantries need help. The elderly need help. Youth services organizations need help. The number of 501(c)(3) nonprofits in the five townships of the East End reaches into four figures, and they all need help. Getting behind such need and figuring out ways to help seems part of our community DNA, on personal and professional levels.



KEVIN O'CONNOR

"Everybody is sort of stepping back and thinking about this whole thing, and people are pulling together. They really are," O'Connor says, and you can hear a brightness in his voice. "I know there are really bad stories about people taking advantage, being myopic or selfish, but I think, generally speaking, people are good. The East End is a small community of small towns, but even further up the island there is still this desire to work with people. I think everybody feels they're in this together."

BNB has a long history of supporting myriad organizations and needs throughout the year. Yet in the curious way that time now speeds up and slows down and demands more of people while not giving any more of itself, they have seen the need to fold the calendar up and accelerate some initiatives. Even in cases where fundraising events such as spring golf outings and the like have been cancelled or moved to a virtual setting, the charity support and monetary donations continue.

"As part of what comes out of this PPP program, we're going to generate some fees and make some donations out of that, too," O'Connor notes. "There are a lot of grass roots things, whether it's food pantries or veterans organizations, that are having to deal with this, so we've accelerated the donations we would normally make throughout the year to now, because this is when people need it. And we will probably exceed our donation budget, if you will, for this year."

That giving has continued to be inspired by what we have seen all around us. Businesses and individuals are constantly finding ways to give back, both large and small.

"There are some great stories. Restaurants that are by themselves, struggling—across Long Island—that are feeding hospital workers. The young people who are involved in organizations that are shopping for seniors who can't get out—there are things that people who are young and healthy, with the right safety precautions, can do for people who are more vulnerable. At some point in time, the way we're going to get back to work is that the people who can will do for the people who can't. The more vulnerable of our population will have to stay indoors and away from people longer than those people who are less vulnerable. You don't want to sound invincible, but if you feel you can do things that can help somebody who can't do them, that's very important."

"As an organization, every one of our employees, they're watching heroes and they want to be part of the solution, not part of the problem, and that's what helped them rally to do what they did under the PPP program. I have fielded lots of compliments from customers that I've passed along, because people are working very hard, a lot of hours, and I want to make sure they all know it. We've also fielded them from our competitors, who have been impressed by what we've done. It's a testament to what this organization has always stood for—it's for its community. You give them an opportunity to shine, and they do."

You don't know what you can do...until you do it. 

# The Last Pandemic

*How East and Southampton Weathered the Spanish Flu in 1918*



SOLDIERS FROM FORT RILEY, KANSAS, ILL WITH SPANISH FLU AT A HOSPITAL WARD AT CAMP FUNSTON, 1918

BY DAN RATTINER

On the morning of Thursday, December 12, 1918, the residents of Southampton picked up the new copy of *The Southampton Press* to read a report of the goings on in that town for the prior week.

The front page had a story about the Village President.

"After a brave fight for over a week against the ravages of Influenza and Pneumonia, Village President Charles Elmer Smith, age 39, died at his home in Hampton Road."

Mr. Smith was born in Boles, Missouri, came to Southampton and never left. He worked at first as a carpenter, then later became a respected home builder. The trustees would be his pall bearers.

There were other stories about the epidemic on the front page of *The Southampton Press*

that day. One of them involved the death of a 17-year-old girl. She had graduated Plattsburgh Normal High School in upstate New York and had answered an ad to be an assistant teacher at Southampton High School in the fall of 1918. Her name was Helen Bond, and she had come down here in the summer to study and get ready for her job at the school. She was vivacious, full of life and much loved. After just a few weeks into her teaching assignment, however, she fell ill and went back home upstate. Now a report had come down from Plattsburgh that she had died. This was a big blow.

That December 12, the newspaper also announced on its front page the cancellation of all future Red Cross women's sewing bees, where clothes were sewn for the war-stricken refugees in Europe. (World War I's fighting had just come to a halt.) They also sewed "pneumonia jackets"

for the American troops suffering illnesses still in place on the front lines.

"During the quarantine which has become so necessary on account of the influenza," the newspaper wrote, "we do not feel we should ask our women to assemble in the workroom even for th(is) very important sewing."

But the newspaper did offer hope. "Vaccines against the organisms of complicating pneumonia (in Europe) are being used in some places, particularly in the cantonments, and there is reason to suppose that they may prove of value."

They did not. This deadly flu lingered on and on unchecked, right through Christmas and as far along as the following April. And then a less-frightening version of it came back in the winter of 1919-1920.

*The Southampton Press* also reported that Lion Gardiner, a descendent of the Lion Gardiner who

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settled Gardiners Island in 1639, had died of the virus in Quogue the prior week.

Today, experts believe about 500 million people caught that deadly disease—about one of every three people on earth at that time—and that as many as 50 million people died of it. There is disagreement among historians about where it started. It was known that in the U.S., there had been an outbreak at an army base in Kansas in March 1917. But there was an earlier outbreak in France at an English army base in 1916.

Some people thought it must have started in Germany. It was called the China Flu in Russia and the French Flu in Spain. Even today, nobody knows its source. In the end, it came to be known as the Spanish Flu, named that because the Spanish press was not confined by the censorship that affected other nations during WWI. Thus, the proliferation of news from Spain about the flu's worldwide spread led many to associate the virus with that country.

Earlier in the spring of 1918, there were indications that this flu, which was ravaging the troops in Europe, had come to America.

In its "Summer Cottages" section on May 15, 1918, the *Press* noted that "Goodhue Livingston, a prominent summer person, was reported ill with it and staying in his New York City townhouse at 38 East 65th Street until, hopefully, he would recover."

It was a full-raging epidemic by September.

An item in that October 17 issue stated Dr. Hugh Halsey, a Southampton doctor, was suffering from influenza but was now recovering. And Dr. John Nugent, another Southampton physician, had been confined to his home since Tuesday.

In that same issue, the *Press* published a statement from Dr. Hermann M. Biggs, State Commissioner of Health, that the number of people getting sick was expected to decline within a few weeks.

He was wrong.

Then there was this. "There are many cases among the school children and the prompt action of the Board of Health in closing the schools is commended by all....The epidemic is general all over the Island, especially virulent in the Eastern states, New York and New Jersey, and is rapidly spreading through the west.

"For the treatment of secondary pneumonia, a serum is available...Calls for additional physicians and nurses are still being received from all parts of the State and are being responded to as rapidly as possible."

Six weeks earlier, the Village had ordered the closing of not only all the schools, but the banning of assemblies of people in churches and other public places.

On October 30, a letter to *The Sag Harbor Express* came from U.S. Navy Officer Peter Hughes PRIR 1st Class, languishing in tight quarters aboard a troop ship at the Navy wharf in Virginia Beach.

"It is a crying shame that we have to lose so many American boys when they are so far superior to the enemy's men—but that is probably one of the ideas General Sherman had when he let go his famous saying. ("War is Hell").

"We have been under strict quarantine here for over two weeks now on account of the 'Spanish Influenza' and judging from reports, you have been having a touch of it in the Harbor. It spread

very fast here, and I do not know how long they will keep us cooped up like a lot of chickens."

This pandemic from almost exactly 100 years ago was as horrible as the COVID-19 today, but it was not front-and-center in your face all day with reporters and experts telling story after story, relentlessly terrifying everybody 24/7. The weekly paper was the media here.

There was no radio. No TV. No internet. No smartphones and no airplanes. And other than the train in and out of Manhattan to Southampton, the few thousand people living out here didn't travel much. Most roads were dirt. Only a few people had automobiles, so transportation was in wagons or on horseback. People gossiped, had families and friends, worked the farms and fished the seas, then on Sundays went to church. The newspapers marked their births, marriages and deaths. And life went on.

For example, among many non-flu-related items in the December 12 edition of the *Press* was the story of Stanley Kominski, a Polish farmer from Riverhead who was sitting in his wagon, driving a team of horses across the railroad tracks, when the train came and hit the wagon broadside. The engineer screeched the train to a halt. On one side of the tracks were the two dead horses, the farm wagon split in two and the farmer's hat. On the other side of the train was the farmer, bewildered but unharmed, who was looking for his hat. They gave it to him. 

*Early issues of The Southampton Press, The Sag Harbor Express and Dan's Papers (which began publication in 1960) can be found at nyshistoricnewspapers.com. Reporting for this story came from that archive.*

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## HONORING the ARTIST

## This Week's Cover Artist: Elizabeth M. Duerschmidt



ELIZABETH M. DUERSCHMIDT'S WORK IS COLORFUL, WHIMSICAL AND CELEBRATES THE WORLD THAT SURROUNDS HER.

Westhampton Beach-based Elizabeth M. Duerschmidt talks about the fun inspiration for this week's cover, the evolution of her artistic style and a three-decade career in the Postal Service.

**What was the inspiration for this piece?**

"Spring Quarantine" was inspired by a bouquet of forsythia and the humor of my 1950s Buddy L "Husky Dumper" antique toy truck that holds the toilet paper in my bathroom! There is no doubt that there will

be an influx of creative expressions from artists of various mediums during this time of solitude and isolation, which so happens to be the perfect formula for an artist to create. So I arranged this still life and told myself to have a good time with it. The arrival of spring is always bright and cheery and it has been overshadowed worldwide with COVID-19. Through the forsythia lurks a coronavirus shrub outside the window.

**Talk about your art style.**

Being a self-taught artist, my style has varied over the progression of a 38-year art career. I made my mark as a local artist in the early '80s, sketching the historical landmarks of my hometown of Westhampton Beach in pen and ink. Then I progressed to watercolor architectural



renderings and further on acrylics. Then, in summer of 2009, the Historical Society's Tuthill Museum showcased the accumulation of my 30 years of work entitled *Historic Sites from an Artist's Perspective*. My creative eye turned towards the old retired farm trucks that offered abstract expression in their decay. I approached these historic icons with acrylic medium on very large canvases. My style became bigger and bolder, unafraid of color. That introduced a more expressive painting process because it incorporated the whole upper body.

**Tell us about your process.**

That is a hard question to answer. Truthfully I have attention deficit issues. The mental prep is the hardest to come by and it takes the longest. But once I am focused on the physical act of painting, it takes on a life of its own and it's so freeing for me, because I exist there and nowhere else!

**What inspires you?**

A desire for new inspiration—lately, the challenge of painting landscapes on location. The idea has been gnawing at me. Landscapes are not easy. The main object of my work has always been something structural. Naturally I've always



been inspired by van Gogh's passion and vibrant palette, and Edward Hopper was my bible during my earlier career!

**If you weren't an artist what would you be?**

Being an artist is who you are in your soul, no matter what other direction your road may take you. I would probably be less crazy! I'd rather rephrase that question to ask, "What have you done parallel to your art career?" For 31 years I was a mail carrier in Westhampton Beach. I loved my job alongside painting the town and seeing the people I loved and was in contact with on a daily basis. I always boasted that I worked for the Postal Service during my free time. For 36 years I prepared for annual art shows, art openings, and accepted commissions. I've been retired for nine years now. The first year I did whatever the hell I felt like doing. Then for four years I taught art enrichment for an after school program at the Quogue School. Recently I've worked part time for Chicos FAS Co. at Tanger and its affiliate store, White House Black Market. I love clothes and artsy, chunky jewelry. As an artist spending 31 years in a mail uniform—which I wore proudly—I was in desperate need of jazzing up my wardrobe! I've enjoyed the road I was destined to have. Let's get beyond this virus that has derailed our lives. Do the right thing for yourself and the ones you love. Happy trails to us all! 🌟

*See more of Elizabeth M. Duerschmidt's work at the Fitzgerald Gallery (fitzgeraldgallery.com) and at lizduerschmidtartist.com.*

# Arts & Entertainment



## II Neil Patrick Harris Films and Series You Should Be Binging

East Hamptonite Neil Patrick Harris has had his fair share of iconic roles on the big and small screens over the past three decades, with more exciting new projects, such as his eagerly anticipated part in the yet-untitled *Matrix 4*, to look forward to. While we wait for that to come out—and for movie theaters to reopen—why not relax at home with a binge of some his most memorable films and series?

### THE FILMS

**Clara's Heart** (1988) – Rent it on Amazon and YouTube Harris made his silver screen debut at the age of 13, sharing the spotlight—and his first theatrical poster—with the incomparable Whoopi Goldberg. The duo portray a boy and his new nanny who develop a deep bond as they share their individual traumas—her infant daughter passing away and his parent's dissolving marriage.

**Starship Troopers** (1997) – Stream it free on Crackle Book-adapted movies are largely hit or miss, but this bizarre entry in film history was aiming at a different target entirely. Paul Verhoeven was originally directing an unrelated sci-fi script called *Bug Hunt* at Outpost Nine when the rights to Robert A. Heinlein's award-winning book *Starship Troopers* were thrust upon him. He sprinkled in character names and whatever else he could garner from reading only the first two chapters, but there were so many differences between the pro-military novel and the satirically fascist film—such as Harris's character being rewritten as a psychic—that one can hardly call it a true adaption. Also, Verhoeven directed one scene naked at the request of his cast, so there really is nothing quite like this film.

**Harold & Kumar Go to White Castle** (2004) – Stream it on Netflix In this wacky trilogy of stoner comedies (*yes, that's a real genre*), NPH plays what is likely his strangest role to date—himself, or rather, a fictional version of himself who is only pretending to be gay to trick women into sex. And in this canon, Harris's real-life husband David Burtka is actually his drug dealer. This first entry in the series follows Harold (John Cho) and Kumar (Kal Penn) as they get into comical misadventures on their way to White Castle. The title pretty much says it all.

**The Smurfs** (2011) – Rent it on Amazon and YouTube The little blue guys of 1980s fame hit the big screen in 2011, captivating a new generation of kids, with NPH as the leading (human) man. While the film wasn't beloved by adult critics—it is a kids movie, after all—Harris was widely praised for his lively performance. He plays Pat Winslow, the new VP of marketing at Anjelou Cosmetics in New York City, who is roped (*literally*) into helping the Smurfs evade the evil Gargamel and return to their home world.

**Gone Girl** (2014) – Rent it on Amazon and YouTube In this psychological thriller, Harris plays Desi, the wealthy ex-boyfriend of the deranged Amy (Rosamund Pike) who is tricked into helping her frame her husband (Ben Affleck) for her murder. The film, adapted from a 2012 book of the same title, received positive reviews, with some critics noting that the fine line its story walked between misogyny and misandry was quite fascinating. To delve into that would be to give away spoilers, so just watch it and decide for yourself.

### THE SERIES

**Doogie Howser, M.D.** (1989–1993) – Stream it on Hulu Before witty medical dramas like *Scrubs*, *The Good Doctor* and *House, M.D.*, there was *Doogie Howser, M.D.* starring a teenage Harris as the eponymous main character. The saccharine ABC show offered many laughs and emotional moments in its



WONDER WHAT NEIL PATRICK HARRIS, DAVID BURTKA AND THEIR KIDS ARE BINGE WATCHING THESE DAYS...

four seasons and even covered hot-button social issues such as AIDS awareness, homophobia, sexism, racism and gang violence. Hopefully, Harris will make a cameo as Doogie in the reimagined reboot, *Doogie Kealoha, M.D.*, coming to Disney+.

**Spider-Man: The New Animated Series** (2003) – Stream it free on Crackle The debate over which actor gave the best Spider-Man performance is hotly debated, with die-hard fans in the camps of Tobey Maguire, Andrew Garfield and Tom Holland. However, most people forget that Harris gave a critically acclaimed performance as the web slinger in MTV's short-lived adult cartoon. If the unresolved season one cliffhanger leaves you wanting more, NPH reprised his role in the 2010 *Spider-Man: Shattered Dimensions* video game.

**How I Met Your Mother** (2005–2014) – Stream it on Hulu No list of must-watch NPH titles is complete without *HIMYM*. His character, Barney Stinson, is perhaps one of the most beloved suit-wearing playboys in TV history, and his over-the-top performance in each of the show's nine seasons helped him stand out among an equally talented cast, comprising Cobie Smulders, Josh Radner, Jason Segel and Alyson Hannigan. Whether you've seen this classic comedy before or not, it's worth a binge while you've got the time. This one is absolutely legen—wait for it—dary!

**Neil's Puppet Dreams** (2012–2013) – Stream it free on YouTube When you hear a title like *Neil's Puppet Dreams*, it could go one of two ways, totally kid-friendly or very raunchy and adult. Thankfully for the grown-ups, this short web series, co-created with The Jim Henson Company, took the latter approach,

providing the not-easily-offended with roughly five-minute episodes each following Harris into his dreams of awkward doctor's visits, alien probing and Bollywood romance. Burtka appears as himself throughout the show, and several guest stars either make an appearance (Nathan Fillion, Joe Manganiello) or voice puppets (Daniele Gaither, Willam Belli). Watch the series on the [Nerdist YouTube channel](https://www.youtube.com/user/nerdist).

**A Series of Unfortunate Events** (2017–2019) – Stream it on Netflix Harris was born to play Count Olaf of the classic Lemony Snicket series, with some critics going as far as to call his fantastical display the performance of a lifetime. The wonderfully dark, macabre and absurd show begins with Olaf adopting the three Baudelaire children in a scheme to steal their inheritance before they come of age, with each episode faithfully adapting elements from the books and delving deeper into the family's secrets.

### THE BONUS

**Dr. Horrible's Sing-Along Blog** (2008) – Buy it on Amazon This cult classic had to appear somewhere on this list, though its placement is tricky. It's sort of a musical movie, but each of its three acts is its own episode, so it's technically a miniseries. Plus, there's the unfortunate fact that you can't seem to stream or rent it—you have to buy the download for \$20. That being said, it's totally worth it! In it, Dr. Horrible (Harris) is an aspiring supervillain who faces off against his nemesis, Captain Hammer (Nathan Fillion, in their first of several projects together), during his plans to prove himself to the Evil League of Evil and to the nice girl from the laundromat (Felicia Day).



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## Feeding a Need Across the East End



CHEF MATTY BOUDREAU (LEFT) AND THE GREEN HILL TEAM ARE DELIVERING THE GOODS AND DISHING OUT DELICIOUSNESS FAR AND WIDE

The rain feels unrelenting, the cold in the air a reminder that spring can in many ways be the unkindest of seasons, teasing the promise of brighter days and then pulling it back. Gray, dank, it is the kind of day that seemingly wants to embody the dark cloud of these times. Chef Matty Boudreau is simply not going to let that happen.

Stacks and stacks of meals are on their way from Boudreau's Green Hill Kitchen & 'Que restaurant to Stony Brook University Hospital, brightening at least a few moments for workers engaged in their round-the-clock battle. Every week, such deliveries have made their way to hospitals in Stony Brook, or Southampton, or right around the corner in Green Hill Kitchen & 'Que's hometown of Greenport. No charge, no request. This is the idea of "we're all in this together" in action.

"We've been making a big effort to feed every healthcare worker on the East End," Boudreau says. "As a mission statement, we said we wanted to be a part of everyone who's fighting this thing on the 'frontlines,' as people say."

"Our owner, Christopher Mueller, has a very big heart, and he realized that the efforts we're making to keep ourselves afloat would only be doubled by helping to feed the people who deserve a healthy meal," he continues. "We've been getting people who call in with donations at the restaurant, and all that money does is help us feed healthcare workers. It costs us about \$10 per meal to feed one worker, and that's to deliver them a hot, fresh, nutritious and single-portioned meal."

Green Hill Kitchen & 'Que has been dedicated to immersing itself in the East End community since, well, even before its doors opened this past winter. Being a part of everyday life for locals was part of the vision, but the evolution of that idea, and the rest of the Green Hill experience over the past month and a half, defies easy description. "Is the word insanity a viable answer?" Boudreau offers, his sense of humor still very much intact despite long days and the dual pressures of keeping a relatively new business afloat while also

meeting new challenges that arise daily. "On March 13, Friday night at 5 p.m., we lost 50% of our seating. On March 16, at 9 a.m. Monday morning, we lost all of our seating."

As with many restaurants, takeout and delivery became an almost instant innovation. Yet Boudreau and the Green Hill team quickly took things in an additional new direction. "Faced with this craziness that's in front of us, and being resourceful individuals at Green Hill, we opened up a grocery and provisions company that drives to all addresses on the East End."

TP and BBQ. No, not your classic pairing. But necessity mothered the invention of Green Hill Provisions. The dining room has been converted into a modern-day mercantile, running side-by-side with Green Hill Kitchen & 'Que and offering the community access to products ranging from essential paper goods to frozen foods to cleaners and more.

"Along with selling toilet paper, we have fresh produce, BBQ brisket, local seafood, handmade pastas, as well as dry goods, gloves—you name it," Boudreau says. "My better half, Lianne, and her friend Nicole actually came up with the idea of helping those who can't leave the house, or for their own health-related interests shouldn't leave the house. Nicole is about seven months pregnant with twins, so that put the idea in front of us."

The concept quickly grew from the idea of driving around in a retrofitted van packed with goods to taking orders from a new website—mere concept to full-on business in a matter of days. "If you ever asked me before if I would be selling toilet paper as a profession, I would've told you that you're nuts. But that's what we're doing."

Of course, that's not all. As a member of the Salty Rinse BBQ team, Boudreau traditionally left the East End each spring to compete in the famous Memphis in May World Championship Barbecue Cooking Contest, and he has trophies from three consecutive years at Dan's GrillHampton. As much as he loves competing

and winning, what he loves more is the camaraderie, the sharing and sense of community that is inherent in true BBQ culture. And that, as much as the culinary creations is what, is what Boudreau and the team are delivering.

Whether it's their to-go menu, or the full meal kits they delivered to people's homes for the Easter holiday, or the "Quarantine Kits"—massive meals to feed multiple mouths, where you build your own feast with multiple proteins and sides, and then create your own plates at home from the bounty brought to your front stoop—or the wine and spirits that have become part of takeout culture.

"We've offered our entire wine list at 50% off, and we do have some gems hidden away on there, but in addition, on the Green Hill Provisions website we have \$15 bottles of wine," he notes. "Order more than one bottle is always my suggestion for wines to go. Cocktail-wise, Matty's Margarita is the simplest recipe in the world: three parts tequila, one part agave, one part your favorite juice, and then one part lime juice. Put all those ingredients in a shaker with ice, shake really hard, pour it out over more ice, and drink heavily."

And do it with others. Boudreau loves the idea not only of people enjoying the food and drink being offered, but of their getting together on Zoom and the like to share that dinner or toast.

"It's still a challenging time, but it is giving people a sense of family," Boudreau says. "Barbecue is about bringing people together, and hospitality is what our business is, but in this time that we're being asked to socially distance, it is challenging. What we've been able to do to help bring people together and make people not forget the sense of what having a meal really is, and what sharing time with people you care for feels like."

BY ERIC FEIL

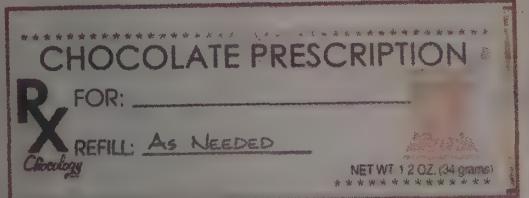
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"Garden Year-round is our new theme," LongHouse Reserve horticulturalist Holger Winenga is ready for warm weather, but wants East Enders to know that gardens never sleep. "The East End's cycle has changed so much over the years," Winenga says. "From the early beach colonies to insulated and heated weekend homes and mansions that house families comfortably year-around, many second-home owners have migrated after 9/11 and particularly now during this pandemic, but most gardens have caught on slowly and still have little interests in the off-season."

LongHouse Reserve is a 16-acre reserve and sculpture garden in East Hampton, featuring pieces from Buckminster Fuller, Yoko Ono, Willem de Kooning and others. Founded by Jack Lenor Larsen, its collections, gardens, sculpture and programs reflect world culture and teach the fostering of a creative life.

### What should homeowners be focusing on in their gardens right now?

To get a head start with weed control in your garden for the summer, it is critical to start weeding early in the season. After a thorough weeding, a fine pine-bark mulch or a triple shredded bark mulch significantly reduces new weeds from coming up and it retains the moisture of the soil, as well, and eventually breaks down and conditions the soil and humus.

Edging the lawns that line your planting beds should ideally be done before the mulching. Slow-release organic fertilizer can be applied to roses, shrubs and perennial beds at a moderate rate. April is the perfect planting time for perennials, shrubs and trees. The root system of plants will rapidly develop and there is plenty of moisture in the ground. It is recommended,

though, to water in new plants thoroughly, so the soil settles, and the plants have a good head start. Some early vegetables can be sown, even though we might still get a little frost. It is time to start your kale, spinach arugula, radishes and carrots outside. Tomatoes, cucumbers, squashes and zucchini can be started by seed in pots inside. They need to wait until close to Memorial Day to be planted out in the garden. It is still too early to put your pots with overwintered Tropicals and tender plants outside. A week or two before Memorial Day would be safe if you keep an eye on the weather forecast for frost. No need to move plants back inside. Covering tender plants overnight with burlap or another fabric will give enough shelter from a light night frost.

### What's the most efficient way to weed?

LongHouse Reserve has 16 acres of gardens. It is not possible to control weeds on such a large scale by sheer force. The only way to efficiently maintain weeds in such a large scale is to outsmart them. These practices can be easily implemented in small gardens. It is most important to pull the weeds out before they go to seed. Pull them by hand individually and try not to disturb the soil too much, because new weeds will come up from the disturbed soil. Garlic Mustard has become a real problem in the last few years and needs to be eradicated before the seed ripens. If you wait too long, you might just spread the seeds all over your garden without even noticing. Hairy watercress, purple Lamium and many more can be kept under control this way. Other weeds that multiply by roots and rhizomes need to be dug up completely. As with mum-weed, you might not get all roots out of the ground in one shot.

It is important to check the same areas every couple of weeks and remove all remnants as soon as they sprout up. If you want to get rid of dandelions, burdock, plantain and thistles in your garden permanently, you need to remove its deep roots. This is best done by loosening the soil with a small spade or shovel close to the plant and then pull up the whole dandelion with its intact root system.

Some weeds should never go on your compost pile, because they will keep growing. Mum-weed, Ranunculus Ficaria, wild annual gallium and Mustard Garlic are a few samples.

For paths and areas without any plants that you want to keep, you can spray a mixture of 1 gallon of vinegar and 2 cups of salt with a few drops of dish-soap. The weeds will start wilting and browning out on contact. You will get the best results on a sunny day and if a second application is applied a few days later. Please never, ever use Roundup again!

Lastly, and it sounds a little odd, but I find it useful to explain to new gardeners that it does not give job security to let some of the weed reseed. I always ensure there is more interesting work waiting, once we get the weeding done.

### How is the East End's land unique?

The soil on the East End can generally be divided into sandy soil found north of the railroad track and "rich" soil found south of the tracks (strange coincident, but it's because the tracks were constructed between two different deposits of glacial moraines).

So we have the great farmland soil, which is ideal for gardening, and we have the sandy soil, which has perfect drainage and can be turned into great gardening

soil by adding plenty of compost and organic material. The climate here is milder than on the mainland due to the proximity of the ocean. Early spring flowers bloom almost a month later than on the North Fork, but they last quite a bit longer in most years when we have cool spring weather. By May we will have caught up in bloom with the mainland and the North Fork.

The growing season is relatively long and a vast variety of plants do well in our climate.

We are also lucky to have a relatively large aquifer, so extra watering of our gardens is very rarely restricted. I urge you to conserve water though. Keep the sprinklers off as long as you can. This will encourage the plants and lawns to develop a deeper root system and be healthier and you need to water less in the summer.

To preserve our groundwater and our open waters, try to eliminate all quick released fertilizers and switch to organic slow release. Remove and reduce chemicals in your garden.

And most importantly, try to always choose plants that do well for you without heavy spraying of chemicals.

#### During the quarantine, some may not want to hire gardeners. How can they keep up their gardens themselves?

I think gardening during this uncertain time works as a much-needed therapy. Just to get away from the bad news on TV, Gardening right now teaches us that life goes on, maybe in a different way from what we are used to, but it goes on. Perhaps we find comfort in the appreciation of little things that we normally pass without noticing.

It is important to always follow the standard safety guidelines and here are a few hints to implement them. We have tried this for a month at LongHouse and it works well for us:

Always work isolated from others and keep a safe distance when working with extra help.

Always wear masks when near other people. Masks do not protect you fully, so do not get a false sense of safety. Only touch your mask and face after disinfecting your hands. Discard masks and gloves properly. Keep a separate set of tools in a designated area for each gardener and do not share tools. Wipe tools down with disinfectant if they are returned to a shared place. Disinfect hands when touching common surfaces and door handles.

If you need extra help, use one trusted gardener who follows all the safety guidelines outside of your property. I encourage homeowners to get involved with gardening, but at the same time I do not want you to forget that your loyal gardener or landscaper, who has been there for you for years, depends on gardening work for his livelihood, especially in these difficult times. There is plenty of "fine gardening" and fine tuning for you to do without jeopardizing your gardener's involvement. If you need plant material, call your garden center and place an order that they will have ready outside for pickup without having close contact to the sales personal.

Please also consider that essential gardening is exempt from the stay at home order. This only includes essential maintenance and care. Until the stay at home order is lifted, it is not the right time yet to start large landscape projects. You run the risk at this time that your Landscaper will be stopped by the police and receive a citation.

#### What flowers are "in" this season?

Here is what come to mind when I look at my "to plant list" for LongHouse Reserve:

Witch Hazels have been a big trend to bring flowers into your garden for the very early spring season,

followed in bloom by the Winter Hazel *Corylopsis Pauciflora*.

Miniature and species daffodils have a wonderful effect in your mid-spring garden. They do not crowd out other plants as much as their large cousins, if planted in perennial borders or Rock gardens. Many new *Calycanthus* varieties (Carolina Allspice bush) are becoming available now. "Hartledge Wine" has large Wine-red magnolia-like flowers and grows to the size of a kousa Dogwood. There are more compact varieties with smaller flowers that work well for smaller gardens. Many native spring flowers like *Mertensia virginiana*, *Bloodroot*, *Mayapple* and native *Solomon seals* are excellent garden plants.

Grow native shrubs in your garden that have berries and are beneficial for birds, like *Viburnums*.

Plant perennial Groundcovers in areas under your shrubs that usually only get mulched: Spreading *Epimediums*, *Omphalodes Verna*, *Gerranium Macrorhizum*, *Gallium Odoratum*, *Convallaria Majalis*, *Vinca Minor*. Grow Dahlias differently this year! Choose varieties that pair well with perennials. Plant them as late flowering backbones in your perennial borders. Go pastel or soft. Keep strong fall colors like red and yellow & orange tones separate from the pastels. Don't over fertilize this year. Your Dahlias will bloom a little later, maybe not as prolifically, but the staking and maintenance will be reduced by 3/4. Look out for *Amsonia Hubrechtii 'Butterscotch'*. Beautiful new hardy fountain grasses will be available this year that are sterile and won't seed around. Look for new Japanese *Anemone* varieties at your garden center this year. They are fantastic.

BY LEE MEYER

*LongHouse Reserve has a collection of many hardy perennials, bulbs and shrubs in flower year-round. Visit [longhouse.org](http://longhouse.org) for more information.*

# Beware.



## Did you know?

Most people are bitten by ticks picked up in *their own yard*. Ticks can spread serious diseases to people and pets. A *single* tick bite could put you at risk for six different diseases such as Lyme Disease, Babesiosis and Ehrlichiosis, among others. Warm winters have led to an explosion in ticks which are now a year-round threat. According to scientists at Stony Brook University, "Tick-borne infections have reached epidemic proportions on LI." You can prevent illness by checking your body carefully, promptly removing any ticks found and showering soon after spending time outdoors. Ticks cannot fly or jump. They must make direct contact with a host (*that's you*) and feed slowly until engorged with blood.

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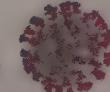
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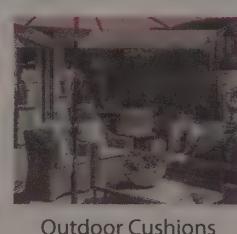
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## For the Mom Who Can't Get Enough History

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It's hard to beat the classic Mother's Day bouquet, and there are few places better at crafting **eye-popping flower arrangements** than Ivy League Flowers and Gifts. Anything from this Southold florist will wow mom. 631-765-6500, [ivyleagueflowersandgifts.com](http://ivyleagueflowersandgifts.com)

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## Chimneys

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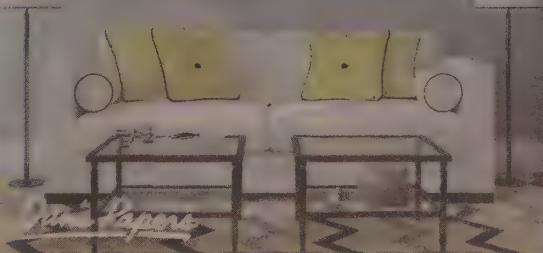
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Pest Control

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## Roofing

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Tree Care

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Tree Care

Tree Care

WATERPROOFING

WATERPROOFING

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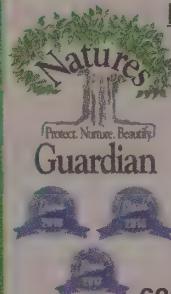
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Hours: 8:30am-6pm, Monday thru Friday

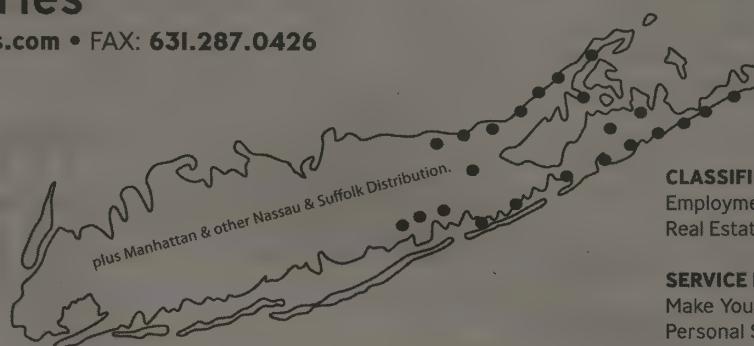
Publication distributed Thursday & Friday

### DEADLINES:

Classified: Monday Noon

Service Directory: Thursday 5pm

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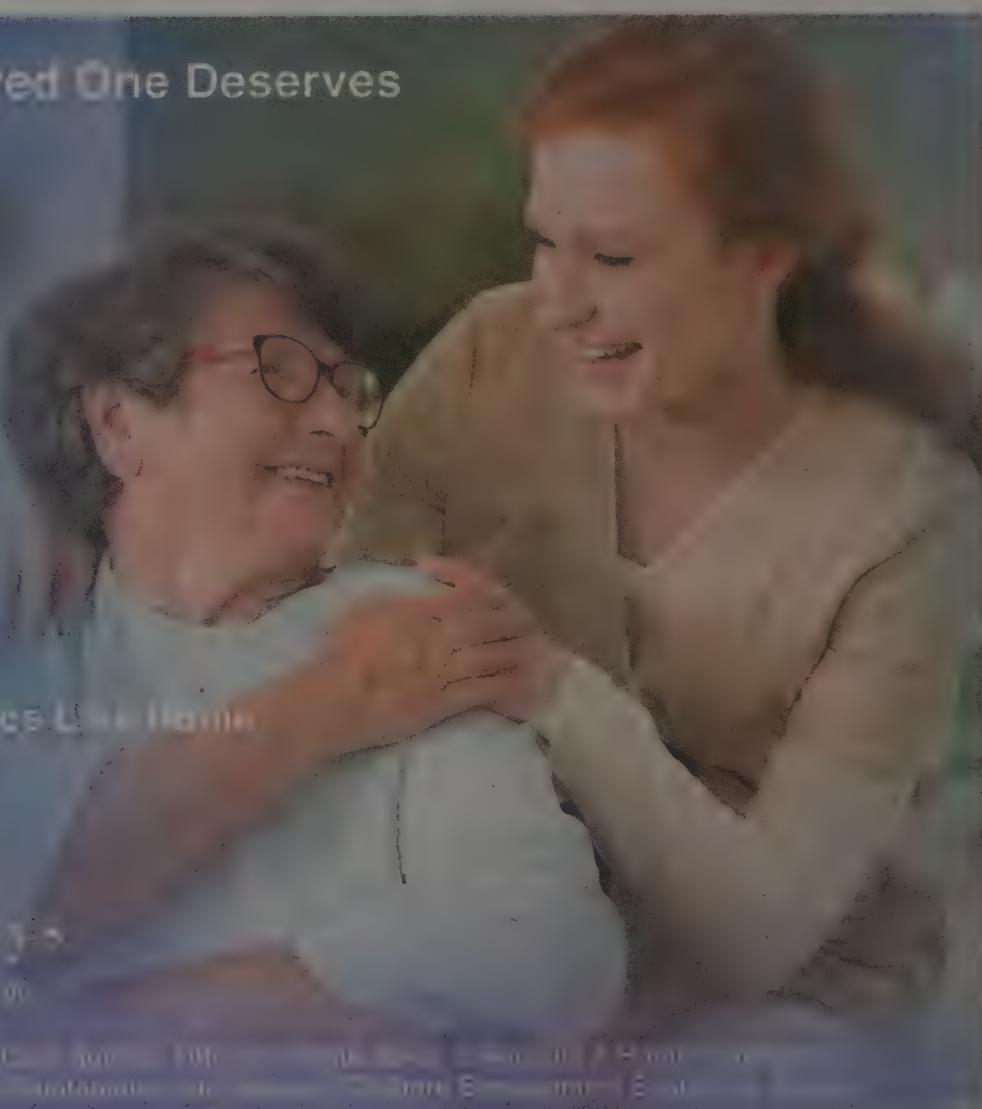
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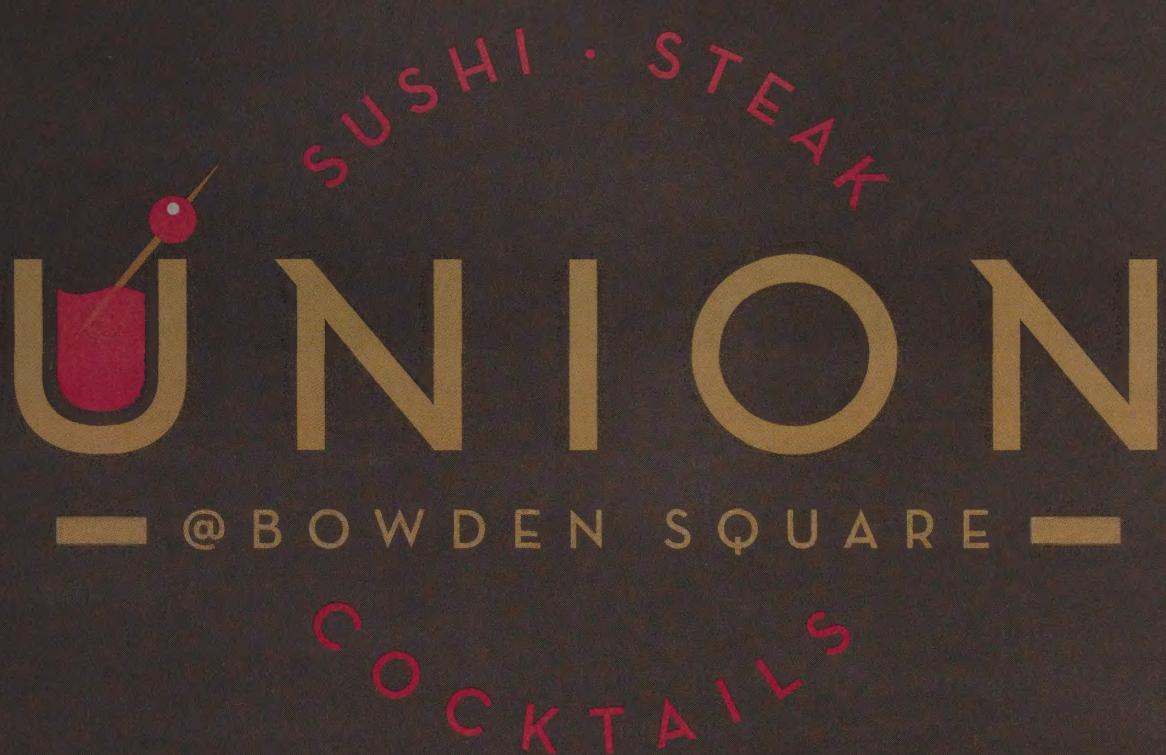
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## Legally Speaking: Mortgage Default—Avoiding Foreclosure



In this pandemic, it's hard to think about your mortgage payments while struggling to maintain your health. However, if you own real estate, you must think about your mortgage or you will face foreclosure. If you are currently struggling to make ends meet, what will happen in a few months if stay-at-home orders remain in place? This situation will easily devolve into a foreclosure crisis the likes of which we haven't experienced since the Great Recession. To avoid becoming a COVID-19 foreclosure statistic, you must act now.

Here is the truth—lenders do not want to foreclose on any mortgage. It has nothing to do with the humanity of taking a family's home; instead, foreclosing is just not good business. Foreclosing in New York is expensive and requires a long court process. Plus, the result of foreclosure often involves your lender owning your house. Lenders don't want to own your house. Lenders want you to pay your mortgage bill; that's it. That is good business for them. However, in this financial environment, that just can't happen for millions of people who are unemployed, underemployed or financially depleted. If you are one of these millions of people, you need to contact your lender immediately to negotiate a mortgage workout, such as a forbearance, modification, short sale, or deed-in-lieu.

A forbearance agreement enables a borrower, who has experienced a short-term hardship, to temporarily suspend or reduce their mortgage payments during that hardship. At the end of the forbearance period, the borrower will be required to resume payments. Additionally, the borrower will now be accountable for those missed payments. Yet, the timing of when those missed payments are to be repaid varies and must be negotiated between the borrower and the lender. They can be ballooned immediately upon payments restarting or they can be ballooned at the end of the loan's term or they can be spread out throughout the remaining term of the loan. None of the three possibilities are automatic. You can't assume when the missed payments will be due. Instead, you need to negotiate this detail with your lender and execute a written agreement that provides the details of the duration of the forbearance, the amount due during

the forbearance, and how / when the unpaid money will be repaid to the lender. Only then can you begin missing payments while avoiding foreclosure.

The CARES Act has caused a lot of confusion with forbearances because it requires lenders of federally backed loans to provide a 180-day forbearance. NYS has a similar program for lenders regulated by NYS' Department of Financial Services. As a result, many borrowers believe that they can magically stop paying their mortgage without consequence. This is not true. Further, the Act and the NYS Executive Order do not provide how repayment of the missed payments shall occur. So, you need to contact your lender and negotiate a written agreement for your specific forbearance. If that is overwhelming, you need to hire an attorney to do it for you. Remember the devil is in the details so you or your lawyer need to go through your agreement with a fine-tooth comb and make sure it meets your expectations before forgoing payment on your loan.

If a forbearance does not work for your situation there are other options available. Perhaps your situation is more permanent and a temporary reprieve won't help. Then, you should consider negotiating a loan modification. Such an agreement may expand your loan's term (i.e., make it longer), lower the interest rate, or forgive part of the loan balance. Lenders are willing to provide loan modifications because they can avoid having to deal with managing real estate while continuing to receive mortgage payments. However, again, the devil is in the details and even if a loan modification is available to you, you need to make sure that you can abide by your modified loan terms because if you can't, the lender will be forced to foreclose your house. So, either hire a lawyer or take out that fine-tooth comb and get to analyzing your modification agreement before you start to make reduced payments on your mortgage.

If you are no longer able to pay your mortgage, even if it's modified, you need to speak up to avoid foreclosure by requesting a short sale. This type of sale involves your lender accepting a loan payoff in an amount that is less than the loan balance remaining on your mortgage. Short sales involve a private sale, but

the key to a short sale is that the lender will release its lien to facilitate the closing. Yet, again the devil is in the details because a short sale is only a positive option for a borrower who also obtains a release from their lender. Without a release, the lender can pursue a lawsuit on a breach of contract for that deficiency amount of your loan following the completion of the short sale. As a result you should only consider a short sale if you also obtain a release, which exonerates you from future liability on the mortgage note.

Sometimes a short sale won't work because you can't identify a private buyer to purchase your house. In this situation, you should negotiate a deed-in-lieu of foreclosure. This option is similar to a short sale, but instead of finding a private buyer, the lender takes title to the property in consideration of a release on the loan. Yet, again, the devil is in the details because it's theoretically possible to obtain a deed-in-lieu without obtaining a release on the mortgage note. In that case, you will remain liable on the loan balance above the valuation of the property transferred to the lender and you can be sued on that amount. So, study the details of the agreement that you make before you stop making mortgage payments.

Complicating each of these mortgage workout options are other liens existing on your property. These liens can be subordinate (second / home equity) mortgages or judgments against you. When these exist, the details of your situation can quickly become more complex. Nonetheless, you can almost always solve even the most complex of situations if you work on it proactively, before you default, before your loan is accelerated to the principal being currently due, before you are served, and before you are in a foreclosure lawsuit. It's time to pick up the phone and address your situation now before you have a foreclosure on your hands. While we cannot control much these days, we can proactively avoid foreclosure.

BY ANDREW M. LIEB ESQ. MPH AND ANDREW MARKLAND

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# At times like these, we all need heroes.



**HEROES WORK HERE.** At Stony Brook Southampton Hospital, our doctors, nurses, and the entire hospital staff are working tirelessly 24/7 to fight the coronavirus pandemic right here on the East End. They are our heroes.

To all who are serving on the frontlines, we can't say thank you enough.

